Page 18, third paragraph

At step 102, the vendor sends the signed deposit request along with the signed withdrawal request to the bank.

Page 26, fourth paragraph

Fig. 7 shows the linked dual-stick data structure 200 having a user stick 202 and a vendor stick 204. Each stick is configured according to a FIFO (first in first out) policy, where earned coupons are added to the top of the stick and spent coupons are removed from the bottom of the stick. Each stick has two pointers: a top pointer Pt and a bottom pointer Pb. As coupons are added, the top pointer Pt is incremented to reflect new coupons that are now available for use. As coupons are spent, the bottom pointer Pb is incremented to reflect their expenditure and reference the next unused coupon in the stick to be spent. The balance of available coupons, B, is equal to the difference between the top and bottom pointers (i.e., $B=Pt-Pb$).